Docket No.: 33500-019C File No.: 20734C

Client No.: BOSS-C





IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of

Ravi GANESAN et al.

: Expected Group Art Unit: 2761

Serial No: To Be Determined

: Expected Examiner: Unassigned

Filed: Concurrently Herewith

For: ELECTRONIC BILLING

WITH FLEXIBLE BILLER CONTROLLED

ELECTRONIC BILL PRESENTMENT

INFORMATION DISCLOSURE STATEMENT

Honorable Assistant Commissioner for Patents Washington, DC 20231

Dear Sir:

In accordance with the provisions of 37 C.F.R. 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached Form PTO-1449. It is respectfully requested that the references be expressly considered during the prosecution of this application, that the references be made of record therein, and that the references appear among the "References Cited" on any patent to issue therefrom.

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I certify that this Information Disclosure Statement is being filed within three months of the U.S. filing date OR before the mailing date of the first Office Action on the merits. No Certification or fee is required.

Respectfully submitted,

LALOS & KEEGAN

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